

Hi Twila

I am sorry Adria and I could not be there today to testify, however J has RSV for the second time and may be hospitalized.

The following is our experience with the State Liability Insurance:

In late Nov, our 14 year old foster daughter was left at home for 1 1/2 hours while my wife met me for lunch which she did not want to attend as she had just woken up.

During this time, several friends came over and they decided that it was a good idea to steal my car and go joy riding. The end result was my foster daughter driving my car thru my garage door as they returned from the joy ride.

We immediately called the Sheriffs Dept as well as her social worker. We spoke with several people with the department of family services and each one of them told us "how sorry they were that we had incurred property losses", but offered no resolutions. We called and had an estimate done which was \$800 for the garage door and \$500 for the damage to the car. My wife and I felt that where the state was the legal guardian, they should be responsible for the damages and we again started talking with DFS. Finally, our FRS Elizabeth Skinner told us the state did have an insurance policy for such incidents. We were relieved that we were not going to have to come up with \$1300 for repairs out of our own pocket.

After looking at the paperwork to make the claim, we noticed several things. First, we were required to make a claim against our own homeowners policy and auto policy first, and second that the state policy only covered \$2500 in damages.

I called my homeowners and auto insurance company and after a lengthy conversation was devastated. They would cover the claim, however, it was two separate claims. One for the garage door under my homeowners insurance, and one for the car under the auto insurance each with a \$500 deductible. Not only would I have \$1000 in deductables, but this would be my second homeowners claim in a year. I was told that by making a claim, it could affect my premiums or that I could be dropped for too many claims.

At this point, I dropped the claims process because after the deductables, I would receive a check for \$300. This was not worth the possibility of higher premiums or having to find another insurance company.

My wife and I were extremely disappointed. We originally took the DFS training to become adoptive parents, but after taking the classes, we saw a need for foster parents that were willing to take teens.

After a lot of thought and prayer, we decided we could do it. We have now had seven teens come and go thru my home and we have tried to make a lasting impact on each of them. However, we were never told in any trainings or other conversations prior to our teens accident that while the state was legally responsible for the children, we were financially responsible for them.

The state has lost another resource for teens as I can not afford to be financially responsible for property damage caused by these children.

Sincerely,

James and Adria Estes

Foster Parents

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Helena

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